



Marketing, Outreach, and Enrollment Assistance Advisory Group

Wednesday, December 16, 2015

CHAIR'S WELCOME

ANTHONY WRIGHT

GENERAL UPDATE

Enrollment Update

Issued a press release to announce...

140,000

Plan Selections
(as of Dec. 13)

Enrollment Update

Deadline Extension for Coverage Starting January 1st

**Enroll by Thursday, December 17 at 8 p.m.
for Coverage Starting Jan 1**

MARKETING UPDATE

Colleen Stevens

COVERED CALIFORNIA

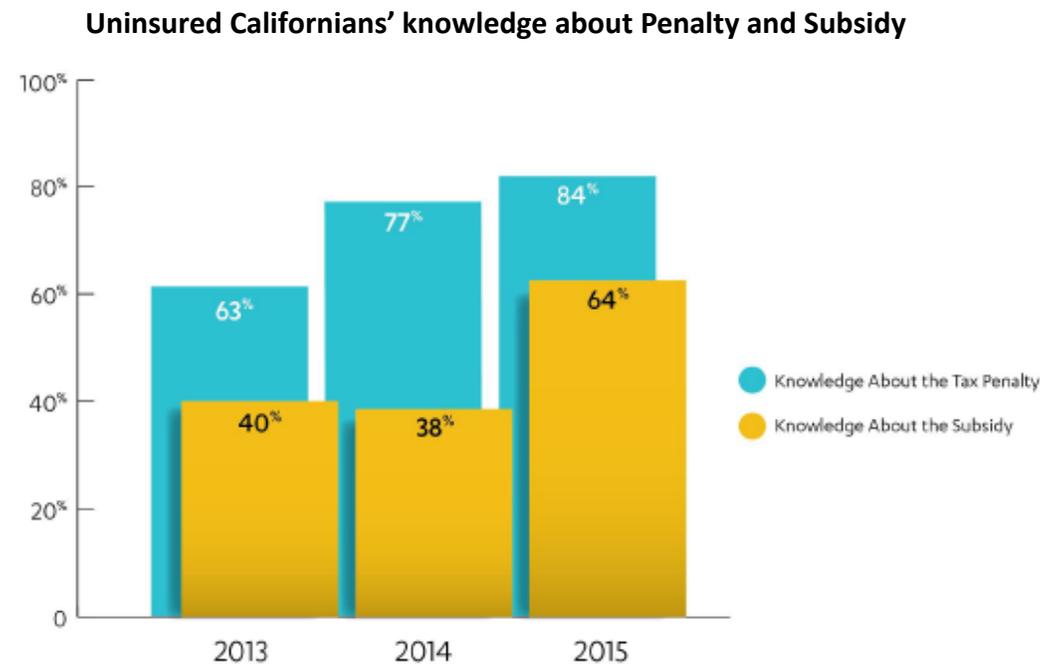
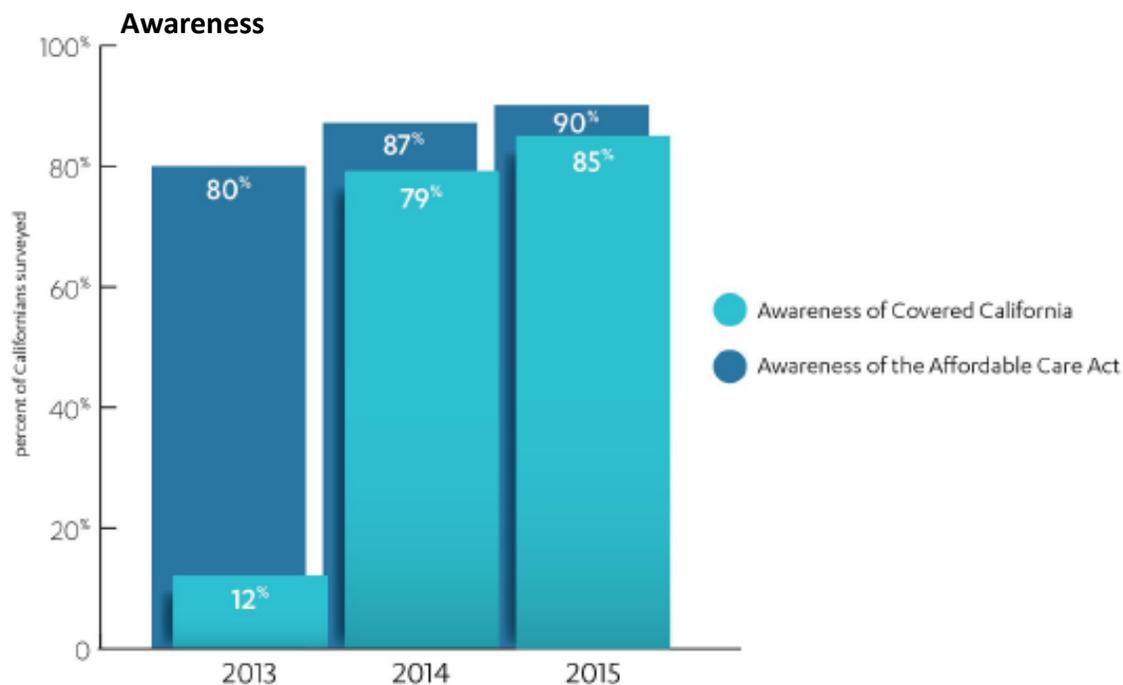
Marketing, Sales & Outreach Efforts

- Overall Goals
- Plan and execution cross-platform strategies and tactics
 - Customer Target Audience
 - PR & Communications
 - Marketing
 - CRM/Member Communications
 - Advertising Campaign
 - Outreach & Sales
- Challenges Ahead

Marketing, Sales and Outreach

Goal #1

- Create awareness and demand for health plan products by populations that historically have not considered health insurance as an option.



(Source: Research from National Opinion Research Center at the University of Chicago, October 2015)

Marketing, Sales & Outreach

Goal #2

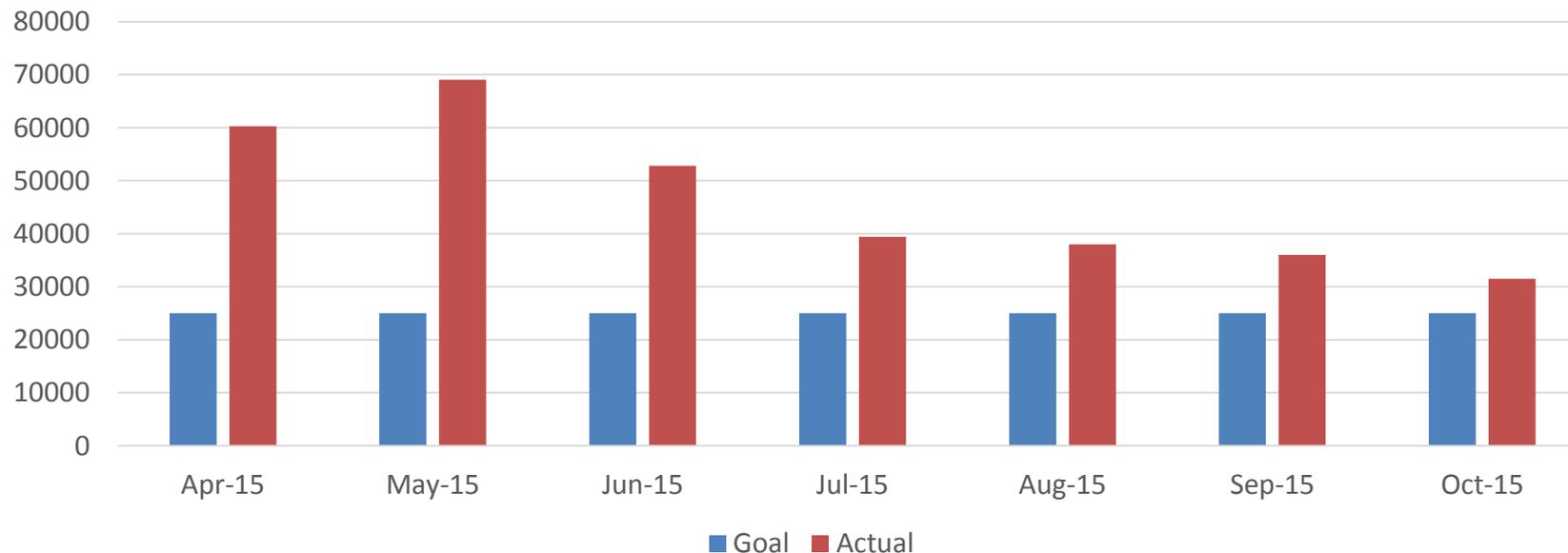
- Promote value of health insurance & availability across all QHPs, establishing an equal playing field for all carriers.
- Promote utilization of health plan benefits and retention of current members.
- Based on focus group research and message testing.



Marketing, Sales & Outreach

Goal #3

- Need to balance our efforts between Open Enrollment and Special Enrollment, as SEP sales have been significant for some QHPs and CoveredCA SEP enrollments have exceeded goal.



Note: Special Campaign driving awareness about Penalty helped drive SEP enrollments during April/May 2015

Open Enrollment 2015-2016

Marketing Strategy

Increase the number of insured Californians by:

1. Helping Californians understand the value of health insurance and being covered.
2. Continuing to build brand awareness and positioning Covered California as the trusted health insurance comparison resource for Californians seeking health coverage.
3. Promoting enrollment among the subsidy-eligible uninsured
4. Supporting renewal and retention of existing Covered California members.
5. Coordinating efforts with the ground campaign to support all service channels (Agents, Navigators, CECs)

Target Audience

Ensure paid media reaches all diverse target segments with both English and In-language media to provide adequate reach and make sure the message connects with our audience across all relevant channels.



Asian In-language: Primary – Chinese, Vietnamese, Korean; Secondary – Filipino (Tagalog), Hmong, Laotian, Cambodian

Open Enrollment Core Message

- Campaign Theme:

It's MORE THAN JUST HEALTH CARE.
It's LIFE CARE.

Open Enrollment Advertising Messages

Messages that Drive Brand Awareness & Motivation

- Acknowledging:
 - A balance in life wins
 - Need for believable moments
 - Desire for more information
- Giving consumers a way forward; a solution to the problems



Messages that Drive Consideration & Purchase

- Cost/price messages still resonate strongly
- The ‘dental’ message was highly motivating: either because it’s “new news” or related to actual dental needs
- Prevention and emergency messaging both continue to be motivating
- Phrases like “most” and “4 out of 5” that help people believe they could get it for less are effective
- A choice of plans also work well



Brand TV Ads: English/Spanish

“Moments”



“Perspective”

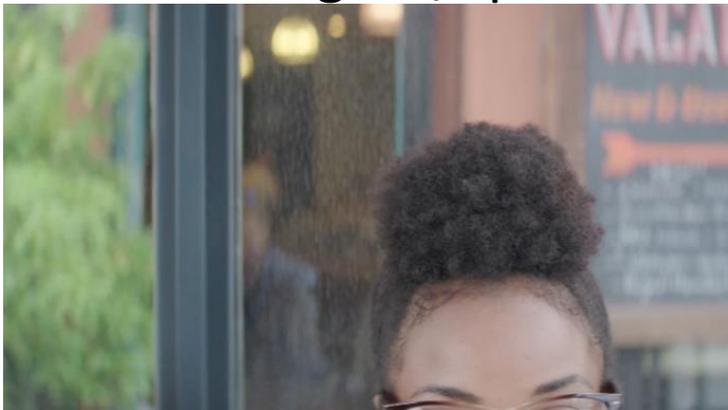


Direct Response TV ads

“Candy” – English/Spanish



“Heads” – English/Spanish



“New Family” – Mandarin, Cantonese, Korean, Vietnamese



Multi-Cultural Campaign Elements

African American Radio, Print, OOH, Digital

**IT'S MORE THAN JUST HEALTH CARE.
IT'S BEING AROUND TO ENCOURAGE
HER TO SOAR CARE.
IT'S LIFE CARE.**

Four out of five Californians, who enrolled through Covered California, got help paying for health insurance. Free, local in-person help is available.

Enroll by December 15 to be covered by January 1.
CoveredCA.com | 800.375.8355



COVERED CALIFORNIA
IT'S LIFE CARE.

**IT'S LIFE
WE'VE GOT YOU
COVERED CARE.**

CoveredCA.com
800.375.8355



COVERED CALIFORNIA
IT'S LIFE CARE.

Asian Radio, Print, Digital

**IT'S MORE THAN JUST HEALTH CARE.
IT'S LIFE CARE.**

With Covered California, you can get health coverage for your family at a lower cost. 4 out of 5 people who enrolled through Covered California got help paying for their health insurance. Visit CoveredCA.com to find a certified insurance expert near you.

Enroll by **December 15, 2015** for coverage starting on January 1, 2016.

CoveredCA.com
800.300.1506



COVERED CALIFORNIA

LGBT Print, Digital

**IT'S MORE THAN JUST HEALTH CARE.
IT'S KEEPING WELL CARE.
AND READY FOR WHAT'S NEXT CARE.
IT'S LIFE CARE.**

Most Californians who enrolled through Covered California got help paying for health insurance. Find out if you can too. Free, local, in-person help is available.

Enroll by **December 15** to be covered by January 1.
CoveredCA.com



COVERED CALIFORNIA | IT'S LIFE CARE.

Latino Radio, Print, OOH, Digital, Direct Mail

**Es más que cuidado médico.
Es la oportunidad de recibir ayuda para pagarlo.**

COVERED CALIFORNIA | **ES CUIDADO PARA LA VIDA.**



Es cuidado para disfrutar la vida.

CoveredCA.com/espanol
800.700.7258



COVERED CALIFORNIA
ES CUIDADO PARA LA VIDA.

Es gozar de buena salud para gozar de la vida.

CoveredCA.com/espanol | 800.700.7258



COVERED CALIFORNIA | **ES CUIDADO PARA LA VIDA.**

Millennial Campaign Approach

In order to maximize efforts against the Millennials who represented the biggest business opportunity for Covered California, we redefined the age range of millennials from 18-33 to 26 – 33.

- Research proves that those who are 18-25, are most likely to have alternative ways of being covered (student coverage, parent's plans, or Medi-Cal) and therefore CC would not be an immediate source for coverage
- As by law, when a person turns 26 years old, they are no longer allowed on their parent's plan and therefore represent an opportunity for us

Californian millennials are one of the most diverse group of people who embrace different culture and even languages.

Millennial Campaign Messaging

Paid Social



Covered California
Sponsored (demo) · 🌐

Did you know that turning 26 disqualifies you from your parent's health plan? Learn more.

BIRTHDAY SOON?

On Parent's Health Plan?
Find out what health plans may be available to you and whether you may qualify for a tax credit or Medi-Cal, based on your income.

WWW.COVEREDCA.COM [Learn More](#)

Like · Comment · Share

Post Date 7/15/2015
Impressions 1,583,436
Clicks 14,378
Engagement Rate 0.91%

Organic Social



Texting and walking again?
You've got health coverage,
but it's still a good idea to
avoid distractions and look
where you're going.



Got a birthday coming up? If
you're currently covered under
your parents' health plan and
you're turning 26 soon, you're
eligible for a special
enrollment period so you
can [#GetCovered](#). Learn more
at <http://bit.ly/1kdcdv5>.

Promoting New Service: Adult Dental

TV (“Candy” spot), Radio
Digital and Social

**IT'S LIFE IS
BETTER WHEN
YOU CAN FINALLY
GO TO THE
DENTIST CARE.**

Dental is now available for adults.

[FIND OUT MORE >](#)



Covered California
Published by Sprinklr [?] · Yesterday at 3:30pm · 🌐

Big news! Dental coverage will now be available in 2016. Add dental to your plan for next year at CoveredCA.com.



Dental is new for 2016!

Posted
Sunday, Oct
25 –

50,500+
impressions
243 shares
Over 730
“likes”

And this is all
organic!

Examples of Media Outlets

Multi-Segment



African American



Latino Segment



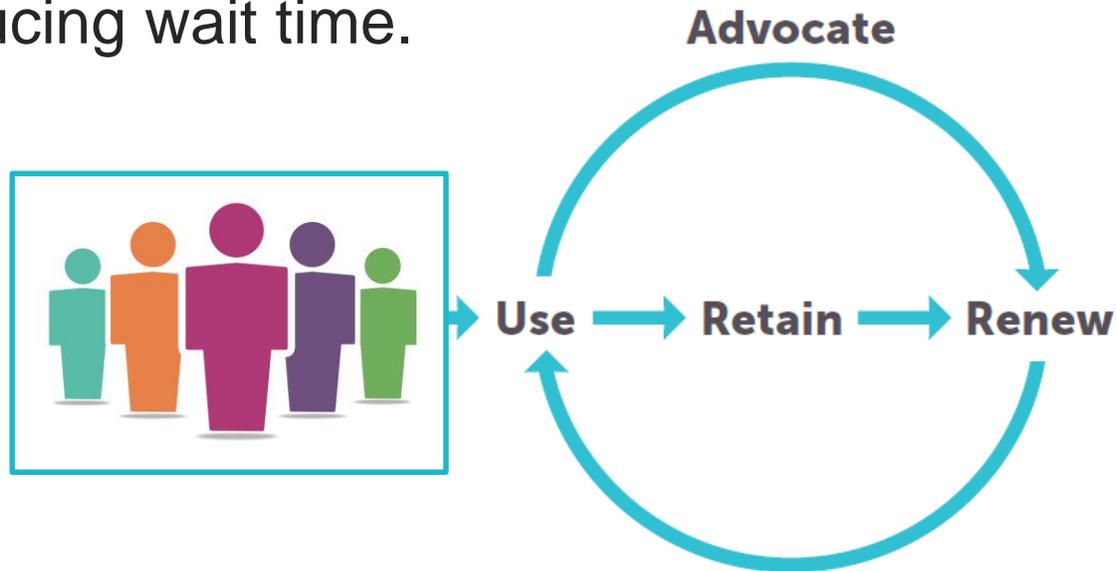
Asian Segment



Subject to change

Customer Relationship Marketing Funnel/Member Communications

- Maximize the retention and renewal of 1.3M Covered CA members
- Keep our members insured and promote informed access & utilization of benefits
- Nurture leads in progress with messages targeted to where they are in the enrollment process to help conversion
- Improve Integrated Voice Response (IVR) for by simplifying phone tree structure and reducing wait time.



Renewal and Retention

Strategies

Integrated multi-touch strategy with either email/direct mail

1. Email
2. Direct Mail for those that do not have an email address
3. Complement notices out of CalHEERS
4. Integrated communication calendar (See Appendix)

See also message example: CoveredCA.com | (866) 300-1565

ARE YOU RECEIVING YOUR FULL TAX CREDIT?

An Important Message from Covered California

WHAT IS THE APTC

The Advanced Premium Tax Credit (APTC) is a federal subsidy that lowers the monthly premiums for qualifying individuals and families, making health care coverage more affordable. The amount that you receive is based on how many people are in your household and your annual household income. You must file your federal income tax return each year to receive APTC.

When enrolled in a health plan through Covered California, you'll receive a 1095-A tax form that will serve as proof of insurance and show you the Advanced Premium Tax Credit you received for the year.

WHY AM I BEING NOTIFIED

If you currently receive no credits to help pay your monthly health insurance premiums, be sure your information is up to date to avoid any surprises at tax time. The IRS will compare the Advanced Premium Tax Credit you received during the year with what you qualify for based on your federal income tax return. This is known as "reconciliation."

It is possible that you may get money back or owe money to the IRS when you file your federal income tax based on the information that you provided to Covered California when you enrolled or updated during the year.

WHAT DO I DO FROM HERE

Simply log on to your account at CoveredCA.com or call Covered California, a certified insurance agent or a certified enrollment counselor to securely report any changes related to your household income or household size. By keeping your application information up to date and notifying Covered California within 30 days of any changes, you can be assured that you're receiving the right amount of financial help. Plus, you'll avoid owing extra taxes to the IRS. For more information contact Covered California at (866) 300-1565 or TTY: (866) 300-4363.

GET STARTED

You may be eligible for financial help if your projected 2016 annual household income falls within the ranges indicated below.

SIZE OF HOUSEHOLD	2016 ANNUAL HOUSEHOLD INCOME
1	*16,243 - *42,088
2	*21,984 - *62,720
3	*27,725 - *88,360
4	*33,466 - *97,000
5	*39,206 - *113,640

PLEASE CONSIDER THE ENVIRONMENT BEFORE PRINTING THIS EMAIL

This message, together with any attachments, is intended only for the use of the individual or entity to whom it is addressed. It may contain information that is confidential and prohibited from disclosure. If you are not the intended recipient, please notify us immediately by email or by phone. If you have received this message in error, please notify the originator immediately by telephone or by return email and delete this message, along with any attachments, from your computer. Thank you.

Covered California is dedicated to safeguarding the privacy and security of your personal information. Please note that Covered California's Privacy Policy may have changed since you last reviewed the Plan. Visit CoveredCA.com/Privacy for the most recent version.

Notice of Privacy Practices: You have a limited number of messages from Covered CA. If you would like to unsubscribe, click here: [Unsubscribe](#).

Covered California® 1801 Exposition Blvd., Sacramento, CA 95833 CoveredCA.com/Help

See also message example: CoveredCA.com | (866) 300-1565

THREE SIMPLE STEPS TO CONTINUED COVERAGE.

An Important Message from Covered California

GET SET FOR THE YEAR AHEAD

IT'S ABOUT THAT TIME

The time to renew your health care plan is fast approaching. Here, we've laid out a few simple steps that will have you on the way to continuing your coverage.

1 REMEMBER.

REMEMBER THE DATE

As a current Covered California member, you have the opportunity to renew your coverage beginning October 15, 2015. It's quick, it's easy, and it's one less thing you'll have to think about. Remember: To have coverage on January 1, 2016 you must renew your health plan by December 15, 2015.

LEARN MORE

2 REVIEW.

REVIEW YOUR OPTIONS

Simply log on to your Covered California account or call your Certified Enrollment Representative to review your current health plan. If you are satisfied with your plan, keep it. We will automatically renew you with the same coverage. If not, this is the time to consider the following:

- Your monthly premiums may have changed
- Your provider network may have changed

GET DETAILS

3 RENEW.

RENEW YOUR COVERAGE

Right now, you can enjoy the advantage of having both insurance and time on your side. So get that peace of mind that comes with knowing your health insurance is set for the year ahead — well before the December 15, 2015, deadline draws near. Check your 2016 rates with our [Plan & Compare Tool](#) at CoveredCA.com, to find the plan that best fits your needs. Renew your plan beginning October 15 through December 15, 2015.

RENEW NOW

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Open Enrollment Collateral Materials

Collateral Materials:

- Paper Calculator
- Enrollment Guide
- “What You Need to Know” trifold
- Immigration FAQ
- “Now That You’re Enrolled” trifold
- Customizable event flyer
- Dental ... and more

Languages Available:

- Up to 13 threshold languages

General Features:

- Customizable
- Print-on-demand available at Covered California Print Store, 360.kpcorp.com/coveredca

Find out if you qualify for Financial Assistance to help pay for your health insurance

Covered California® is the state's marketplace for quality, affordable health care. As part of the national health care marketplace, Covered California is changing the way we think about health care.

Who is eligible for financial assistance?

Number of people in your household	If your 2013 household income is less than...	If your 2013 household income is between...
1	\$16,105 - \$48,880	\$16,105 - \$48,880
2	\$21,708 - \$62,920	\$21,708 - \$62,920
3	\$27,311 - \$79,160	\$27,311 - \$79,160
4	\$32,913 - \$95,400	\$32,913 - \$95,400
5	\$38,516 - \$111,640	\$38,516 - \$111,640

Enrollment deadlines

For coverage beginning...	Complete enrollment by...	For coverage beginning...
January 1, 2015	December 15, 2014	January 22, 2015
February 1, 2015	January 15, 2015	February 24, 2015
March 1, 2015	February 15, 2015	February 24, 2015

Visit coveredca.com to see a penalty and ensure your coverage for 2015 by enrolling prior to February 15, 2015.

Enrolling in Quality Health Coverage A Step-by-Step Guide

Covered California™ is a place where you can compare and shop for private health insurance plans, and get financial assistance to pay for health coverage if you qualify. This guide will help you better understand your options and enroll in the health plan that best fits your needs.

Open enrollment is Nov. 15, 2014 - Feb. 15, 2015.

STEP 1: See if you qualify for a tax credit.

Health insurance protects you from the stress of ill and brings peace of mind. For many of us, the cost of health insurance is a burden. The amount of tax credit available to people who qualify based on household size and income. The amount is based on a sliding scale, which means the lower your income, the more help you may receive. If you don't qualify for financial help, you can still enroll in health coverage through Covered California.

See the chart below or visit the Shop and Compare Tool at coveredca.com to find out how much your tax credit will be. See if you qualify for financial assistance or Medi-Cal.

See if you may be eligible for financial assistance:

Number of people in your household	If your 2013 household income is less than...	If your 2013 household income is between...
1	\$16,105	\$16,105 - \$48,880
2	\$21,708	\$21,708 - \$62,920
3	\$27,311	\$27,311 - \$79,160
4	\$32,913	\$32,913 - \$95,400
5	\$38,516	\$38,516 - \$111,640

See the chart below or visit the Shop and Compare Tool at coveredca.com to find out how much your tax credit will be. See if you qualify for financial assistance or Medi-Cal.

Immigration Status and Eligibility

What You Need to Know

Welcome to Covered California

Covered California™ is a place where you can compare and shop for private health insurance plans, and get financial assistance to pay for health coverage if you qualify.

Who is Eligible for Covered California?

All U.S. citizens, U.S. citizens and non-citizens lawfully present in California may apply for health care through Covered California.

Who is Not Eligible for Covered California?

If you are not lawfully present in California, you are not eligible for a Covered California plan. However, you can still apply through Covered California to find out if you are eligible for Medi-Cal or if you qualify for financial help. For more information on immigration status, visit coveredca.com.

Your Immigration Status Will Be Kept Confidential

All immigration information provided to Covered California is kept private and secure. It will not be shared with or used by any immigration agency to enforce immigration laws.

For more information or to find free, confidential local help, please contact:

coveredca.com | (800) 300-1306

Learn What The New Health Care Law Can Do For You

Covered California Workshop & Enrollment Event

Questions about the new health care coverage options available through Covered California™? Covered California representatives will be available to help you. The Open Enrollment Period starts November 15, 2014, and ends February 15, 2015, so act today.

BRING YOUR:

- CA ID or Driver's License
- BRING YOUR CA FAMILY MEMBER IDENTIFICATION
- Proof of current income*
- U.S. passport, legal residency card or certificate of citizenship or naturalization documentation

KNOW:

- COVERED FAMILY MEMBER IDENTIFICATION
- Birth date
- Social Security Number**
- Home ZIP code

Get questions? We can help.

This event is FREE and open to everyone.

Get ready to get covered.

For every family member who will be covered by the health plan (including you), you should have:

- Proof of current income*
- CA ID or driver's license of the person who is applying for the family plan
- U.S. passport, legal residency card or certificate of citizenship or naturalization documentation
- Birth date
- Social Security Number**
- Home ZIP code

You have a range of coverage options.

Coverage level	Annual deductible	Out-of-pocket maximum	Cost sharing
Bronze	\$1,000	60%	40%
Silver	\$1,200	70%	30%
Gold	40	80%	20%
Platinum	40	90%	10%

What You Need to Know

Getting more affordable health coverage in California

coveredca.com | (800) 300-1306

Speaking the Language

You may see and hear lots of new words as you begin your health plan. It's important that you understand the terms here so you can get the most out of your coverage.

- Premium:** This is the amount you pay every month to maintain your plan and access preventive care, like wellness visits, immunizations, cancer screenings and more.
- Copay:** This is a fixed amount you pay for certain covered services. Be doctor's visits. You will be charged a copay for preventive care services, like annual wellness visits.
- Deductible:** This is the fixed amount some plans require you to pay before the plan begins to pay its share for covered services, like hospitalizations and procedures. Deductibles don't apply to preventive care services, which are free.
- Coinsurance:** Once you have paid your full deductible, your insurance kicks in. This is when your insurance begins to pay its share for covered services, with your share calculated as a fixed percentage. Depending on your plan, your portion of the coinsurance cost can range from 10-20%.
- Out-of-Pocket Limit:** This is the maximum you pay per year for medical services before your insurance company begins to pay for 100% of services, protecting you and your family from very high medical expenses. Most of your copayments, deductibles and coinsurance payments will be counted toward this limit.

Preventive Care to Keep You Healthy

Your plan includes free preventive services for you and your family, helping you detect and prevent small problems before they become big health risks. These free services are just a sample of the care you can receive.

For adults:

- Blood pressure and cholesterol screenings
- Tests for common diseases like Type 2 Diabetes

For women:

- Mammograms and cervical cancer screenings
- Breastfeeding support and equipment

For children:

- Vision and hearing screenings
- Common vaccinations

For more information, please contact your health plan on:

coveredca.com | (800) 300-1306



Q&A

COMMUNICATIONS UPDATE

Media Effort Around “Hot Spots”



COVERED CALIFORNIA | **NEWS RELEASE**

FOR IMMEDIATE RELEASE
Dec. 10, 2015

Media Line: (916) 206-7777

COVERED CALIFORNIA RELEASES ‘HOT SPOT’ MAP FOR SAN DIEGO AS CRITICAL DEADLINE FOR COVERAGE APPROACHES
Consumers Must Enroll by Dec. 15 to Be Covered on Jan. 1

SACRAMENTO, Calif. — As the Dec. 15 deadline to enroll for health insurance starting in January approached, Covered California released a list of the top areas in San Diego where high numbers of people who qualify for subsidized health insurance are believed to reside.

The “hot spots” released today show the estimated highest concentrations of subsidy-eligible uninsured individuals — people who qualify for help to buy health insurance through Covered California but have not yet taken advantage of it.

“Covered California works across all of California, but the map helps us focus our efforts on areas where we know many who are still uninsured live,” Covered California Executive Director Peter V. Lee said. “Everyone who needs health insurance, or knows someone who does, should know they can get financial help to pay for top-brand health insurance coverage, and if they enroll by Dec. 15, their coverage can start on Jan. 1.”

According to Covered California, the “hot spots” shown on the map at www.CoveredCA.com/news/PDFs/CoveredCA_Heat_Map_San_Diego.pdf generally contain more remaining subsidy-eligible individuals per capita than the rest of the region. For example, an estimated 4.3 percent of the population in six hot spots is subsidy-eligible, compared with 2.1 percent on average in San Diego County overall.

“If you live in one of these areas — in South Bay, in Uptown, in East County or in Escondido — and you do not have health insurance, now is the time to get covered,” Lee said. “This is our opportunity to build healthier communities throughout San Diego, Southern California and the rest of the state.”

Covered California has redoubled its enrollment outreach efforts in the region, including:

- Working to expand the number of storefronts in neighborhood hot spots.

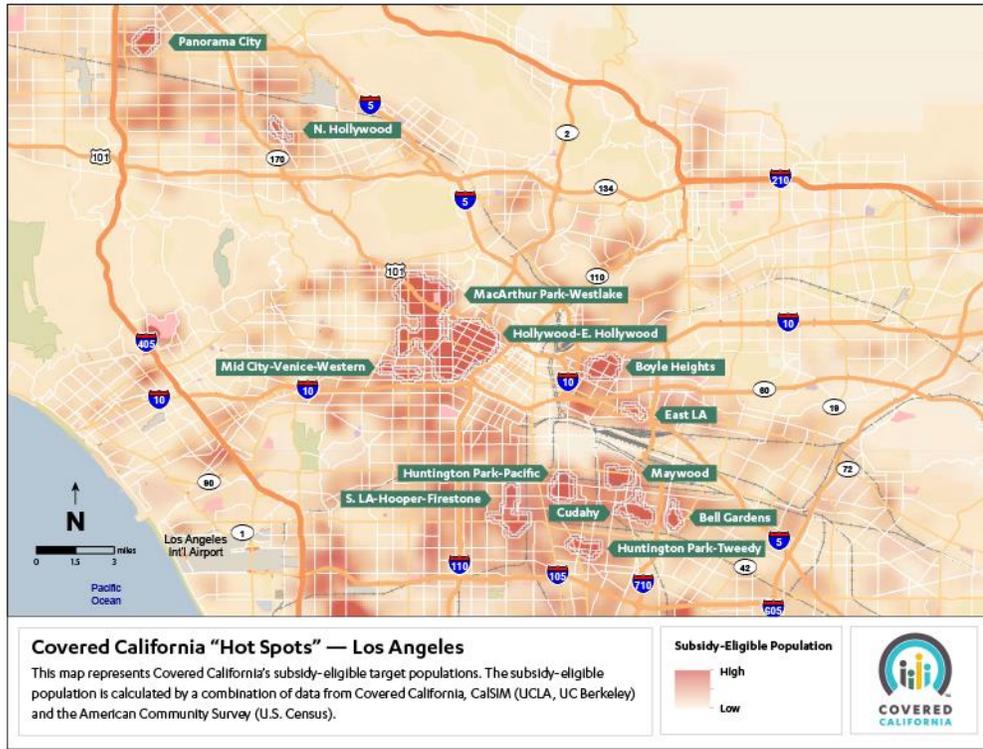
(more)

COVERED CALIFORNIA™ 1601 EXPOSITION BOULEVARD, SACRAMENTO, CA 95815 WWW.COVEREDCA.COM

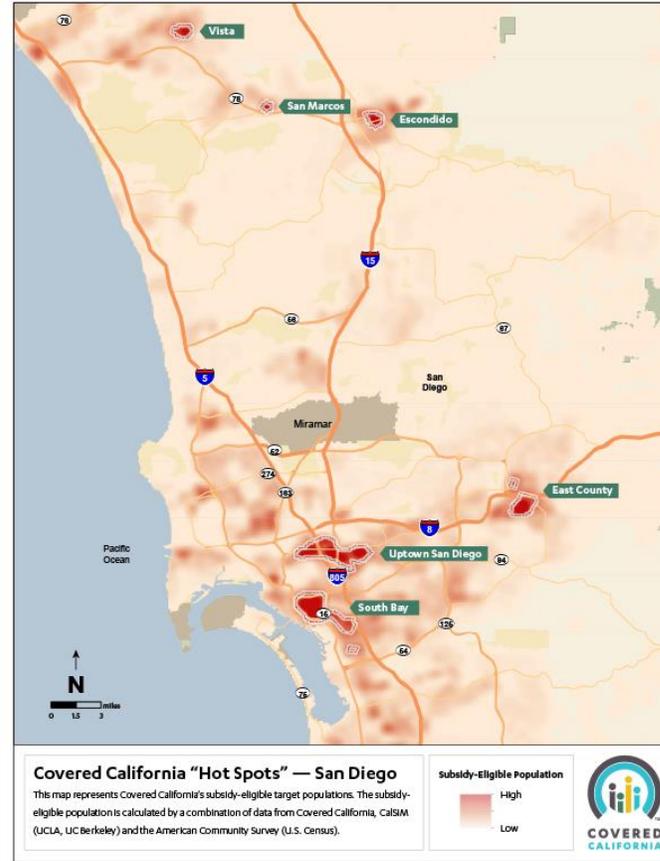
Issues “Hot Spot” Maps Regionally:

- Bay Area
- Central Valley
- Chico
- Coachella Valley
- Humboldt
- Los Angeles
- Orange County
- Riverside/San Bernardino
- Sacramento
- San Diego
- San Joaquin Valley

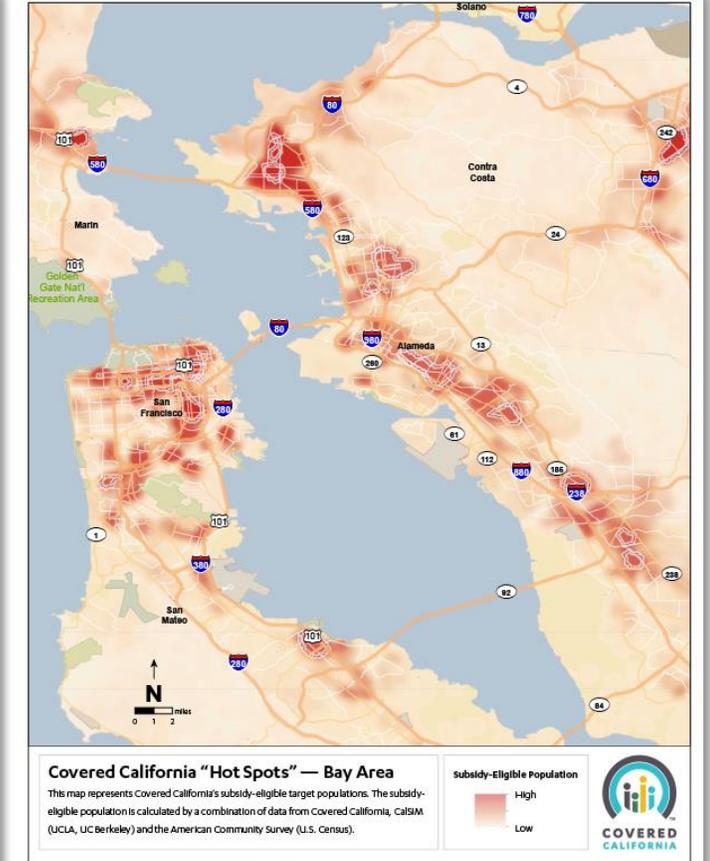
“Hot Spot” Maps



Los Angeles

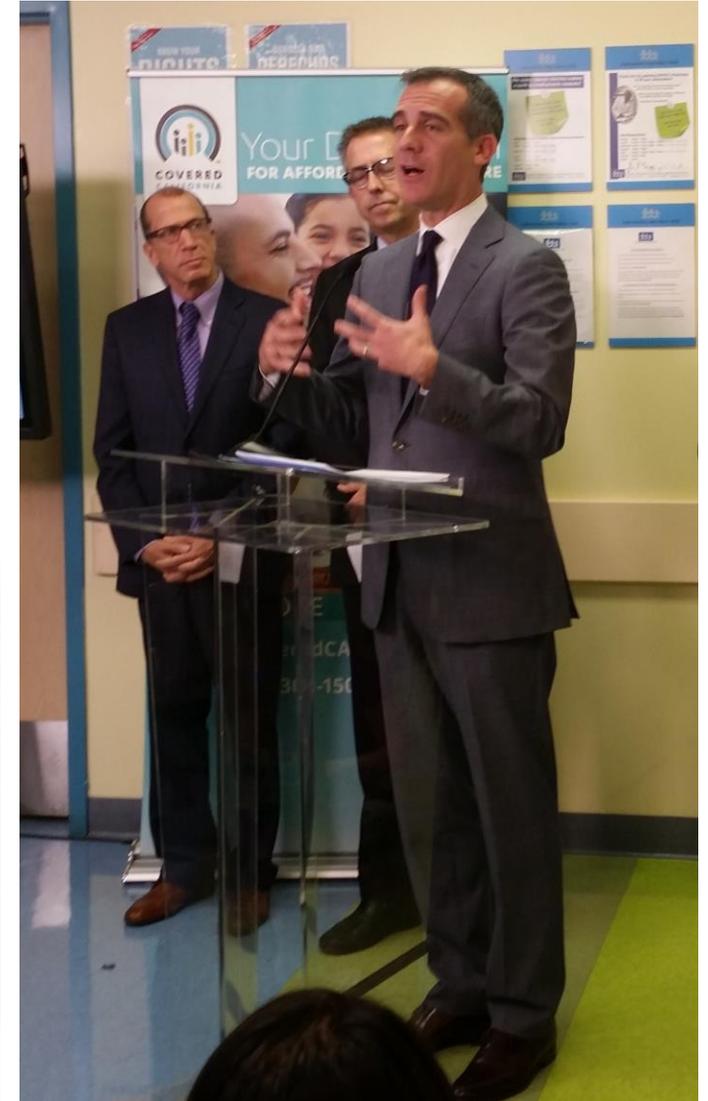


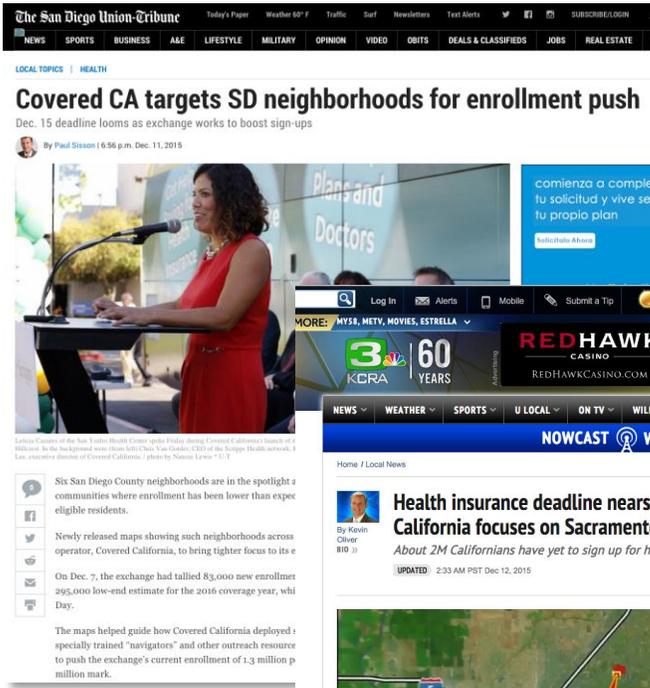
San Diego



Bay Area

“Hot Spot” Event With Mayor Garcetti





Significant coverage around the state:

- San Diego Union-Tribune
- KFBK Radio (Sacramento)
- Los Angeles Times
- KCRA TV (Sacramento)
- KPCC Radio (Los Angeles)
- KOGO Radio (San Diego)
- Sacramento Business Journal
- Ontario News
- San Francisco Bay View
- Kaiser Health News (picked up widely by):
 - Vacaville Reporter
 - Paradise Post
 - San Jose Mercury News
- California Healthline
- Inland News Today
- L.A. Independent
- Fontana Herald News

Q&A

OUTREACH AND SALES UPDATE

Outreach and Sales – Certified Partners Update

- Navigator Program
 - 155 Total Navigator Entities (69 Navigator Grantees; 86 Sub-grantees)
 - 2,164 Certified Enrollment Counselors (86.6% of Active Assisters)
 - 277 Community Partner (Navigator CEC and Certified Application Counselors) Approved Storefronts
 - 1,477 Certified Enrollment Counselors speak Spanish; 92 Mandarin; 99 Cantonese; 85 Vietnamese; 50 Korean; 188 Other languages
 - Over 6,000 Community Partner (workshops; 1:1s; enrollment fairs; etc.) events will be completed by end of December 2015
 - \$10.6M allocated; \$3.98M expended to date

Outreach and Sales – Certified Partners Update

- Enrollment Assistance Program
 - Certified Application Counselor Program
 - Medi-Cal Managed Care Plan
 - Plan-Based Enrollment Entity
 - Uncompensated partners supporting enrollment assistance efforts during Open Enrollment No. 3 effective Dec. 15, 2015:

ENROLLMENT PROGRAM NAME	ENTITIES	COUNSELORS	CHANGE SINCE OCTOBER REPORT
Certified Application Counselor	400	1,998 Certified <u>667</u> In Progress 2,665 Total	79% Entity Growth (+192) 9% Counselor Growth (+214)
Medi-Cal Managed Care	2	39 Certified <u>16</u> In Progress 55 Total	1 Entity On Hold
Plan-Based Enroller	10 - 2015 Plans 12 - 2016 Plans	Enrollers Certified 1,908 Total	100% QHP Participation 44% Enroller Growth (+585)

Outreach and Sales – Support Update

- Field Team

- Building the Outreach and Sales Field Team
- Supporting Agents and Certified Application Counselors
- Developed new Sales Tools (posters, window decals, spotlights, etc.)
- Developing Storefronts
- Enrollment Initiatives (Westfield Malls; White House Healthy Communities Challenge; Work Development Boards; Ralph Stores; etc.)



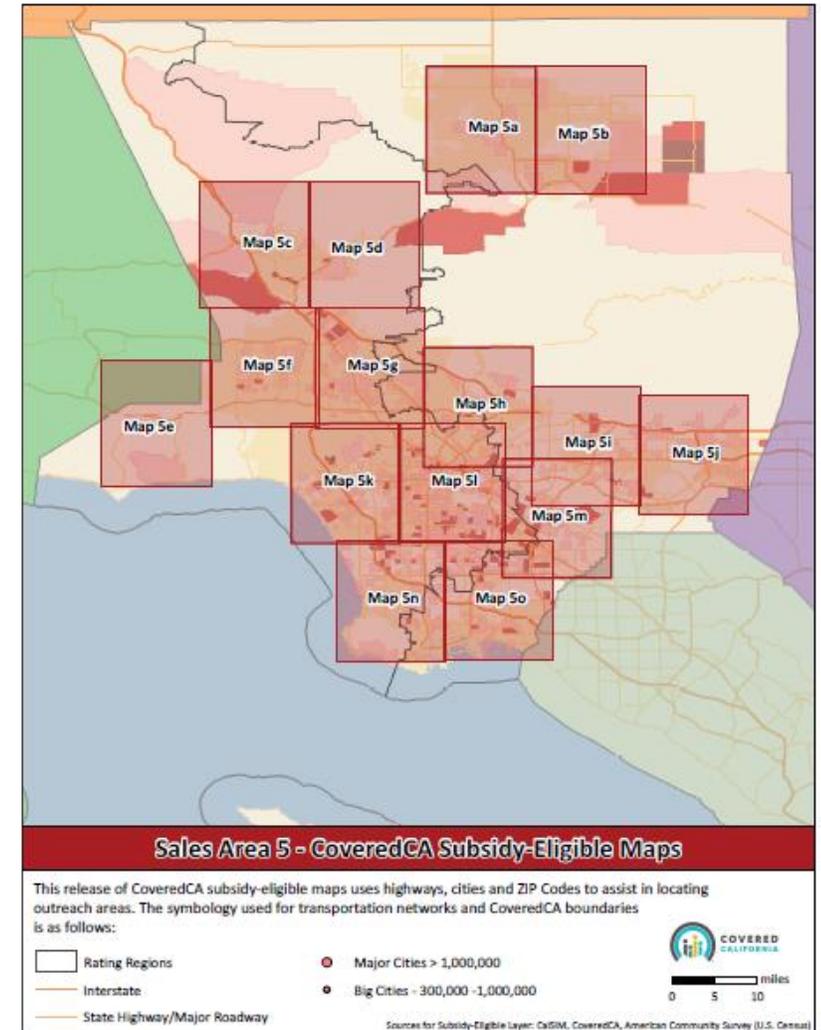
Outreach and Sales – Support Update

- Distribution Services

- Sales Partners' Service Center Ramp-up
- Weekly Briefings and Alerts
- Webinars
- Tool Kits (Medi-Cal, Renewal, Open Enrollment, Storefront, IRS Form, Small Business, etc.)
- Shop & Compare Tool Personal Proposal available
- Revamp of Agent and Community Partners' online sites

- Business Analytics

- Heat Maps for the Subsidy-Eligible Maps Tool Kit
- Hot Spots Maps for Communications
- Enrollment Reports for Sales Partners
- Salesforce Customer Relations Management (CRM) Project



Challenges Ahead

Challenges Ahead

- Reduction in earned media opportunities results in increasing need for paid media.
- With the 2016 Election on the horizon, where the media landscape will be more crowded and expensive, we'll need to enhance our efforts to break through and continue to be effective.
- Assess the efficacy of complementary (or competing) efforts between Covered California, QHPs and other partners for optimal mutual benefits
- Continue to optimize marketing & outreach efforts based on results, consumer research, and lessons learned from previous enrollment periods.
- Continue with the multi-cultural emphasis to ensure key population segments are effectively reached

Q&A